

In re:  
James J. Dunn  
Debtor

Case No. 25-10680-djb  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Aug 04, 2025

User: admin  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2025:

Recip ID	Recipient Name and Address
db	James J. Dunn, 249 Andover Rd, Fairless Hls, PA 19030-2201

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2025 at the address(es) listed below:

Name	Email Address
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS SUCCESSOR IN INTEREST TO JP MORGAN CHASE BANK N.A., AS TRUSTEE FOR CENTEX HOME EQUITY LOAN TRUST 2005-B dboyle-ebersole@hoflawgroup.com, ckohn@hoflawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor James J. Dunn help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubilee bk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Santander Bank N.A., as servicer for Santander Consumer USA Inc. wcraig@egalawfirm.com, mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 5

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION

In re: JAMES J. DUNN	)	
<u>Debtor(s)</u>	)	
	)	CHAPTER 13
SANTANDER BANK, N.A., AS SERVICER	)	
FOR SANTANDER CONSUMER USA INC.	)	Case No.: 25-10680 (DJB)
<u>Moving Party</u>	)	
	)	
v.	)	<b>Hearing Date: 7-17-25 at 11:00 AM</b>
	)	
JAMES J. DUNN	)	11 U.S.C. 362
<u>Respondent(s)</u>	)	
	)	
KENNETH E. WEST	)	
<u>Trustee</u>	)	

**ORDER APPROVING STIPULATION**

IT IS HEREBY ORDERED that the Stipulation between Santander Bank, N.A., as  
servicer for Santander Consumer USA Inc. and the Debtor in settlement of the Motion For Stay  
Relief, and filed on or about July 17, 2025 in the above matter is APPROVED.

Dated: **August 4, 2025**

BY THE COURT:



UNITED STATES BANKRUPTCY JUDGE

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION

In re: JAMES J. DUNN	)	
<u><b>Debtor(s)</b></u>	)	
	)	CHAPTER 13
SANTANDER BANK, N.A., AS SERVICER	)	
FOR SANTANDER CONSUMER USA INC.	)	Case No.: 25-10680 (DJB)
<u><b>Moving Party</b></u>	)	
	)	
v.	)	<b>Hearing Date: 7-17-25 at 11:00 AM</b>
	)	
JAMES J. DUNN	)	11 U.S.C. 362
<u><b>Respondent(s)</b></u>	)	
	)	
KENNETH E. WEST	)	
<u><b>Trustee</b></u>	)	

**STIPULATION OF SETTLEMENT OF MOTION OF SANTANDER BANK, N.A., AS  
SERVICER FOR SANTANDER CONSUMER USA INC. FOR RELIEF FROM THE  
AUTOMATIC STAY**

This matter having been brought before the Court on a Motion For Relief From The Automatic Stay by William E. Craig, Esquire, attorney for Santander Bank, N.A., as servicer for Santander Consumer USA Inc. (“Santander”), and the Debtor having opposed such Motion through his counsel, E.J. Gruber, Esquire, and the parties having resolved said Motion as hereinafter set forth and by the agreement of all counsel the parties hereby stipulate;

1. That Santander is the holder of a first purchase money security interest in a 2015 Chrysler 200 bearing vehicle identification number 1C3CCCDG8FN615845.
2. That the parties stipulate that the Debtor's account with Santander has arrears through May 2025 in the amount of \$3,086.87; that with the addition of counsel fees and costs for the instant Motion in the amount of \$449.00, the total amount to be cured is \$3,535.87.
3. That the Debtor is to cure the arrearage set forth in paragraph two (2) above as follows:
  - a. The Debtor is to make a regular monthly payment of \$551.23 for June 2025.
  - b. Following the payment set forth in paragraph 3(a) above, the Debtor is to cure the remaining arrears by making his regular monthly payment of \$551.23 plus

an additional \$1,178.62 per month (total payment of \$1,729.85) for the months of July through September 2025 directly to Santander.

4. That commencing June 2025, if the Debtor fails to make any payment to Santander within thirty (30) days after it falls due, Santander may send, via electronic mail to Debtor's attorney and regular mail to the Debtor, written notice of default of this Stipulation. If the default is not cured within ten (10) days of the date of the notice, counsel may file a Certification of Default with the Court and serve it on all interested parties, and the Court shall enter an Order granting relief from the automatic stay.
5. That the Debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Santander Consumer USA Inc. must be listed as loss payee. If the Debtor fails to maintain valid insurance, or fail to provide proof of same upon request, Santander may send, via electronic mail to Debtor's attorney and regular mail to the Debtor, written notice of default of this Stipulation. If the default is not cured within ten (10) days of the date of the notice, counsel may file a Certification of Default with the Court and serve it on all interested parties, and the Court shall enter an Order granting relief from the automatic stay.
6. That the parties agree that a facsimile signature shall be considered an original signature.

We hereby agree to the form and entry of this Order:

/s/ E.J. Gruber  
E.J. Gruber, Esquire  
Attorney for the Debtor

/s/ William E. Craig  
William E. Craig, Esquire  
Attorney for Santander Bank, N.A., as servicer for  
Santander Consumer USA Inc.

No Objection

/s/ LeeAne O. Huggins July 29, 2025  
Office of the Chapter 13 Standing Trustee  
Kenneth West, Esquire